

Program Description/Textbook or Print Instructional Material

Vendor: Thomson Learning/South-Western Web Address: www.swep.com
 Title: Managing Your Personal Finances
 Author: Ryan Copyright: 2002
 ISBN: 0-538-69958-2 Course/Content Area: Vocational and Career Education; Marketing Program; Advanced Finance and Credit
 Intended Grade or Level: 9-12 Readability Level: 9.9 (Flesch Kincaid)
 List Price: 58.95 Lowest Wholesale Price: 44.00

All materials bid as of July 1, 2003 must be offered in an alternative format for students who require reading accommodations. A description of the levels of accommodation is included on p. 8-9 of this bid packet. The Kentucky Department of Education must receive a copy of the alternative format if the material is placed on the State Multiple List.

Level of Accommodations (Level One, Two or Three) Level Three

If Level Two or Three, please provide rationale for not meeting Level One Compliance It is not financially feasible for our products to meet Level One at this time.

FEATURES

DISCLAIMER: The features of each book or program were developed by the publisher and do not reflect the opinion of the State Review Team, State Textbook Commission, nor of the Kentucky Department of Education.

Content

- Special sections in each chapter focus on current trends and issues consumers face in the marketplace
- Practices and policies that affect international business and consumers are incorporated into text

Student Experiences

- Emphasis on real-life situations and applications so students can extend their knowledge of the consumer world in which they live

Assessment

Inform your students of their financial responsibilities as a citizen, student, family member, consumer, and active participant in the business world. The new edition of Managing Your Personal Finances will provide them with opportunities for self-awareness, expression, and satisfaction in a highly technical and competitive society. Discover new ways to maximize earning potential, develop strategies for managing resources, explore skills for the wise use of credit, and gain insight into the different ways of investing money.

Organization

Chapter 1 Choosing Your Career, Chapter 2 Planning Your Career, Chapter 3 Getting the Job, Chapter 4 Adapting to Your Job, Chapter 5 Keeping Your Job, Chapter 6 Pay, Benefits, and Working Conditions,

Chapter 7 Federal Income Tax, Chapter 8 Budgets and Financial Records, Chapter 9 Checking Accounts and Other Banking Services, Chapter 10 Saving for the Future, Chapter 11 Investing for Your Future, Chapter 12 Investing in Stocks, Chapter 13 Investing in Bonds, Chapter 14 Investing in Mutual Funds, Real Estate, and Other Alternatives, Chapter 15 Retirement and Estate Planning, Chapter 16 Credit in America, Chapter 17 Credit Procedures and Laws, Chapter 18 Cost of Credit, Chapter 19 Problems with Credit, Chapter 20 Personal Decision Making, Chapter 21 Housing, Chapter 22 Real Estate Principles, Chapter 23 The Automobile, Chapter 24 Family Decisions, Chapter 25 Personal Risks and Insurance, Chapter 26 Property and Liability Insurance, Chapter 27 Health and Life Insurance, Chapter 28 Role of the Consumer in the Marketplace, Chapter 29 Consumer Protection, Chapter 30 Legal Protection

Resource Materials

Gratis Items To Be Provided And Under What Conditions

Video, Video Guide Package (0-538-69960-4) Free 1 per teacher

Student Data CD (0-538-69963-9) Free 1 per school

ExamView Pro CD (0-538-69959-0) Free 1 per teacher

Instructor's Resource Box (0-538-69964-7) Free 1 per teacher

Annotated Instructor's Edition (0-538-69965-5) Free 1 per teacher

Planning Tools CD (0-538-43448-1) Free 1 per school

Available Ancillary Materials

Student Activity Guide (0-538-69961-2)

Printed Tests (0-538-69962-0)

RESEARCH DATA AND EVIDENCE OF EFFECTIVENESS

DISCLAIMER: The research data and evidence of effectiveness was provided by the publisher and does not reflect the opinion of the State Review Team, State Textbook Commission, nor the Kentucky Department of Education.

NOTE: Please complete this section by indicating the research data and evidence of effectiveness or give a web site where the information is located. If there is no research data and evidence of effectiveness, please indicate **“not available”** in the space.



Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business



Title: Managing Your Personal Finances \$44.00			
Publisher: Thomson Learning/ South-Western			
Item Evaluated: Text-Workbook and Supplemental Materials			
Copyright Date: 2002		Evaluator: Brenda Buffin	
Content Level: 9-12		Date of Evaluation July 30, 2003	
Level of Alternative Format	Level 1 – Full Compliance	Level 2 – Provisional Compliance	Level 3 – Marginal Compliance
This section completed by Exceptional Children Services			

Overall Strengths and/or Weaknesses

Disclaimer: Comments on the strengths and/or weaknesses of each book, material or program were written by members of the State Textbook/Instructional Materials Review Team and reflect their opinions . They do not reflect the opinions of the State Textbook Commission nor the Kentucky Department of Education. In addition, the State Textbook/ Instructional Materials Review Team completed each evaluation form during the week of July 28-Aug. 1, 2003. In order to maintain the integrity of the review team's comments, editing was limited to spelling and punctuation.

Recommendations:
<input checked="" type="checkbox"/> Recommended by reviewers to State Textbook Commission
<input type="checkbox"/> Not recommended by reviewers to State Textbook Commission

Publisher's Explanation of Reviewer's Comments: By action of the State Textbook Commission, publishers are provided limited space, 150 words, to respond to what they may consider factual errors made by the reviewers in the evaluation.



Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business



Title: Managing Your Personal Finances		Publisher: Thompson Learning/South-Western
Technology Management Summary Data:	20 possible points	____15____ points earned
Technology Management Comments: This is software that allows for management of investments.		
Technology Presentation/Interface Summary Data:	40 possible points	____28____ points earned
Technology Presentation/Interface Comments: This software is for analyzing possible investments.		
Content Summary Data:	44 possible points	____24____ points earned
Content Comments: This text is recommended by the NAIC (National Association of Investors Corporation) and is very good in concepts and examples about investing, but has little other content. Therefore, it would be effective as only a supplemental text.		
Instruction & Assessment Summary Data	52 possible points	____44____ points earned
Instruction & Assessment Comments: A separate booklet of tests is available with tests and answer keys for each chapter.		
Organization & Structure Summary Data	36 possible points	____29____ points earned
Organization & Structure Comments: The text is well organized, but has no glossary.		
Resource Material Summary Data	40 possible points	____11____ points earned
Resource Material Comments: The only resource materials available with this text is an annotated instructor's edition and a test booklet.		



Group V - Career /Technical & Vocational/Practical Living **Electronic Instructional Media Review Form** **Stand Alone/Independent or Integrated Software for Business**



Equipment (circle or change fill color)	Grade Level (circle or change fill color)	Audience (circle or change fill color)	Format (circle or change fill color)	Cost <u> gratis </u>	
Windows	Primary	Individual	Stand Alone/Independent	<u> </u> single copy	<u> </u> site license
Macintosh	Intermediate	Small Group	Integrated	<u> </u> network version	<u> </u> school version
CD-ROM	Middle	Large Group	Supplemental	<u> </u> lab pack of <u> </u> copies	<u> </u> online
DVD	High		In lieu of basal test		
Sound					
Other					

If other, explain

Type of Software: Check all that apply	<u> </u> Simulation	<u> x </u> Management	<u> </u> Interdisciplinary	<u> x </u> Problem Solving	<u> </u> Tutorial
<u> </u> Exploratory	<u> </u> Creativity	<u> </u> Drill and Practice	<u> x </u> Critical Thinking	<u> </u> Utility	<u> X </u> Other:

Rating Scale:	3—Some of the time	1—None of the time
4—All or the time	2—Minimally	0— Not applicable

Management	Rating
Allows customizing for individual learning needs.	3
Allows students to exit and resume at a later time.	4
Keeps a students performance record, where needed.	4
Allows control of various aspects of the software (e.g., turning sound off).	0
Allows for printed reports.	4
Comments: This is software that allows for management of investments.	Total
	15

Presentation/Interface	Rating
Presents material in an organized manner.	4
Has consistent, easy-to-use, on-screen instructions.	2
Has developmentally correct presentation format.	4
Adapts to different learning environments (learning styles/multiple intelligences, etc.)	1
Accessible for special needs students.	1
Runs smoothly, without long delays.	4
Presents easy-to-view text and graphics.	4
Presents easy-to-hear and understand sounds.	0
Avoids unnecessary screens, sounds, and graphics.	4
Provides immediate, appropriate feedback.	4
Comments: This software is for analyzing possible investments.	Total
	28

Content—Business	Rating
Career Experiences	2
Employability Skills	2
Teamwork	1
Global Perspective	2
Mathematical Skills	2
Communication	2
Diversity	2
Ethical Practices	2
Academic Integration	2
Real World Application	4
Content Area Concepts Addressed	3
Comments: This text is recommended by the NAIC (National Association of Investors Corporation) and is very good in concepts and examples about investing, but has little other content. Therefore, it would be effective as only a supplemental text.	Total 24

Rating Scale:	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable

Instruction and Assessment	Rating
Identifies a Sense of Purpose	4
Builds on Student Ideals	4
Engages Students	3
Develops Business Ideas	4
Promotes Student Thinking	4
Assesses Student Progress	4
Enhances The Learning Environment	4
Reading level is appropriate for interest and ability level of intended student group; level remains consistent throughout.	4
Commonwealth Accountability Testing System (CATS) “like” Assessment is provided	3
Variety of Assessments (diagnostic, formative, summative, open response, multiple choice, individual, small group, oral, demonstrations, presentations, self and peer performance, portfolio prompts) is included.	2
Includes activities and opportunities for integration of technology.	3
Reflects researched-based practices (e.g. hands-on activities, technology, problem-solving situations)	4
Differentiation techniques and activities suggested.	1
Comments: A separate booklet of tests is available with tests and answer keys for each chapter.	Total 44

Rating Scale:	3 – Some potential for learning	1 - Not present
4 – High potential for learning	2 – Little potential for learning	0 – Not applicable

Organization and Structure	Rating
Organization is logical and allows for spiraling of content.	4
Vocabulary and key terms are clearly defined and easily accessible within each lesson.	3
Visual illustrations (e.g. graphs, charts, models) and examples are clearly presented and content-related.	4
Illustrations and language reflect diversity (e.g. racial, ethnic, cultural, age, gender, disabilities).	2
Legible type, length of lines, spacing, and page layout and width of margins contribute to overall appearance and use.	4
Student materials seem durable and conducive to daily use.	3
Includes sufficient glossary, index and appendices.	2
Employs accurate grammar and spelling	4
Organization of material can be effectively used with Standards Based Units, Core Content and Program of Studies.	3
Comments: The text is well organized, but has no glossary.	Total 29

Resource Materials	Rating
Teacher materials coordinate easily with student materials (e.g. additional resources included at point of need, student pages shown, integration of technology indicated)	2
Activities are included that adapt to the various learning styles, intelligences, and interest/ability levels.	2
Extension activities including adaptations and accommodations for students with special needs.	3
Resources provide objectives, background information, common student errors, hints, advice for lesson implementation and real-world connections, connections with career and/technology and references (e.g. solution manuals, study guides)	2
Suggestions are made for integration of themes and /or interdisciplinary instruction.	1
Integration opportunities suggested and examples given.	1
Teacher resources are available online.	0
Online resources available – Repeat of information in text.	0
Online resources available – Practice skills only.	0
Online resources available – New application materials.	0
Comments: The only resource materials available with this text is an annotated instructor's edition and a test booklet.	Total 11

Rating Scale:	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable



Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Family & Consumer Sciences



Title: Managing Your Personal Finances		student text \$44.00	
Publisher: Thomson Learning/ South Western			
Item Evaluated: Student Text, Activity Guide and CDROMs and Teacher's Edition and Resource Materi-			
Copyright Date: 2002		Evaluator: Connie Duvall	
Content Level: grades 9-12		Date of Evaluation 7/30/03	
Level of Alternative Format	Level 1 – Full Compliance	Level 2 – Provisional Compliance	Level 3 – Marginal Compliance
This section completed by Exceptional Children Services			

Overall Strengths and/or Weaknesses

Disclaimer: Comments on the strengths and/or weaknesses of each book, material or program were written by members of the State Textbook/Instructional Materials Review Team and reflect their opinions . They do not reflect the opinions of the State Textbook Commission nor the Kentucky Department of Education. In addition, the State Textbook/ Instructional Materials Review Team completed each evaluation form during the week of July 28-Aug. 1, 2003. In order to maintain the integrity of the of the review team's comments, editing was limited to spelling and punctuation.

Recommendations:
<input checked="checked" type="checkbox"/> Recommended by reviewers to State Textbook Commission
<input type="checkbox"/> Not recommended by reviewers to State Textbook Commission

Publisher's Explanation of Reviewer's Comments: By action of the State Textbook Commission, publishers are provided limited space, 150 words, to respond to what they may consider factual errors made by the reviewers in the evaluation.



Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Family & Consumer Science



Title: Managing Your Personal Finances		Publisher Thompson Learning
Technology Management Summary Data:	20 possible points	_____0_____ points earned
Technology Management Comments: Did not preview the student technology because this is a Business Education Basal text and only supplemental for FCS		
Technology Presentation/Interface Summary Data:	40 possible points	_____0_____ points earned
Technology Presentation/Interface Comments: see comment above		
Content Summary Data:	44 possible points	_____14_____ points earned
Content Comments: Excellent basal text for Business Education. Supplemental for FCS Consumer Economics		
Instruction & Management Summary Data	52 possible points	_____49_____ points earned
Instruction & Management Comments: Excellent for Business Education!!		
Organization & Structure Summary Data	36 possible points	_____36_____ points earned
Organization & Structure Comments: Excellent for Business Education!!		
Resource Material Summary Data	40 possible points	_____36_____ points earned
Resource Material Comments: Excelllent for Business Education!!		



Group V - Career /Technical & Vocational/Practical Living

Electronic Instructional Media Review Form

Stand Alone/Independent or Integrated Software for Family & Consumer Science



Equipment (circle or change fill color)	Grade Level (circle or change fill color)	Audience (circle or change fill color)	Format (circle or change fill color)	Cost _____	
Windows	Primary	Individual	Stand Alone/Independent	_____ single copy	_____ site license
Macintosh	Intermediate	Small Group	Integrated	_____ network version	_____ school version
CD-ROM	Middle	Large Group	Supplemental	_____ lab pack of _____ copies	_____ online
DVD	High		In lieu of basal text		
Sound					
Other					

If other, explain _____

Type of Software: Check all that apply	_____ Simulation	_____ Management	_____ Interdisciplinary	_____ Problem Solving	_____ Tutorial
_____ Exploratory	_____ Creativity	_____ Drill and Practice	_____ Critical Thinking	_____ Utility	_____ Other:

Rating Scale:	3—Some of the time	1—None of the time
4—All or the time	2—Minimally	0— Not applicable

Management	Rating
Allows customizing for individual learning needs.	
Allows students to exit and resume at a later time.	
Keeps a students performance record, where needed.	
Allows control of various aspects of the software (e.g., turning sound off).	
Allows for printed reports.	
Comments:	Total 0

Presentation/Interface	Rating
Presents material in an organized manner.	
Has consistent, easy-to-use, on-screen instructions.	
Has developmentally correct presentation format.	
Adapts to different learning environments (learning styles/multiple intelligences, etc.)	
Accessible for special needs students.	
Runs smoothly, without long delays.	
Presents easy-to-view text and graphics.	
Presents easy-to-hear and understand sounds.	
Avoids unnecessary screens, sounds, and graphics.	
Provides immediate, appropriate feedback.	
Comments:	Total 0

Content—Family & Consumer Science	Rating
Family	4
Childcare/Parenting	0
Child/Adolescent/Human Development	0
Interpersonal Relationships	2
Goal Setting/Decision Making	4
Consumerism	4
Foods/Nutrition	0
Apparel/Textiles	0
Housing Interiors	0
Hospitality Careers	0
FCCLA: Family, Careers, Community Leaders of America	0
Comments:	Total 14

Rating Scale:	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable

Instruction and Assessment	Rating
Identifies a Sense of Purpose	4
Builds on Student Ideals	4
Engages Students	4
Develops Family & Consumer Science Ideas	3
Promotes Student Thinking	4
Assesses Student Progress	4
Enhances The Learning Environment	4
Reading level is appropriate for interest and ability level of intended student group; level remains consistent throughout.	4
Commonwealth Accountability Testing System (CATS) "like" Assessment is provided	4
Variety of Assessments (diagnostic, formative, summative, open response, multiple choice, individual, small group, oral, demonstrations, presentations, self and peer performance, portfolio prompts) is included.	4
Includes activities and opportunities for integration of technology.	4
Reflects researched-based practices (e.g. hands-on activities, technology, problem-solving situations)	4
Differentiation techniques and activities suggested.	0
Comments:	Total 49

Rating Scale:	3 – Some potential for learning	1 - Not present
4 – High potential for learning	2 – Little potential for learning	0 – Not applicable

Organization and Structure	Rating
Organization is logical and allows for spiraling of content.	4
Vocabulary and key terms are clearly defined and easily accessible within each lesson.	4
Visual illustrations (e.g. graphs, charts, models) and examples are clearly presented and content-related.	4
Illustrations and language reflect diversity (e.g. racial, ethnic, cultural, age, gender, disabilities).	4
Legible type, length of lines, spacing, and page layout and width of margins contribute to overall appearance and use.	4
Student materials seem durable and conducive to daily use.	4
Includes sufficient glossary, index and appendices.	4
Employs accurate grammar and spelling	4
Organization of material can be effectively used with Standards Based Units, Core Content and Program of Studies.	4
Comments:	Total 36

Resource Materials	Rating
Teacher materials coordinate easily with student materials (e.g. additional resources included at point of need, student pages shown, integration of technology indicated)	4
Activities are included that adapt to the various learning styles, intelligences, and interest/ability levels.	3
Extension activities including adaptations and accommodations for students with special needs.	3
Resources provide objectives, background information, common student errors, hints, advice for lesson implementation and real-world connections, connections with career and/technology and references (e.g. solution manuals, study guides)	4
Suggestions are made for integration of themes and /or interdisciplinary instruction.	3
Integration opportunities suggested and examples given.	3
Teacher resources are available online.	4
Online resources available – Repeat of information in text.	4
Online resources available – Practice skills only.	4
Online resources available – New application materials.	4
Comments:	Total 36

Rating Scale:	
4—All or the time	2—Minimally
3—Some of the time	1—None of the time
	0— Not applicable